

**UNION BANK&TRUST CO**

	CPP Disbursement Date 05/01/2009	Cert 58245	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2009 \$ millions	2010 \$ millions	%chg from prev		
Assets	\$177	\$189	6.5%		
Loans	\$138	\$155	12.4%		
Construction & development	\$12	\$16	28.1%		
Closed-end 1-4 family residential	\$56	\$59	4.9%		
Home equity	\$12	\$14	16.3%		
Credit card	\$0	\$0			
Other consumer	\$6	\$5	-4.2%		
Commercial & Industrial	\$19	\$22	16.9%		
Commercial real estate	\$28	\$33	16.2%		
Unused commitments	\$10	\$15	51.9%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$16	\$12	-24.1%		
Asset-backed securities	\$0	\$0			
Other securities	\$5	\$13	162.8%		
Cash & balances due	\$14	\$4	-72.6%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$0	\$0			
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$0	\$0			
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$159	\$168	5.9%		
Deposits	\$141	\$160	13.0%		
Total other borrowings	\$17	\$8	-52.9%		
FHLB advances	\$12	\$8	-33.3%		
Equity					
Equity capital at quarter end	\$19	\$21	11.7%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$7	\$0	NA		
Performance Ratios					
Tier 1 leverage ratio	10.4%	10.9%	--		
Tier 1 risk based capital ratio	14.6%	14.6%	--		
Total risk based capital ratio	15.9%	15.8%	--		
Return on equity <sup>1</sup>	11.2%	12.7%	--		
Return on assets <sup>1</sup>	1.1%	1.4%	--		
Net interest margin <sup>1</sup>	3.3%	4.2%	--		
Coverage ratio {(ALL+Alloc transfer risk)/Noncurrent loans}}	578.3%	604.7%	--		
Loss provision to net charge-offs (qtr)	0.0%	130.6%	--		
Net charge-offs to average loans and leases <sup>1</sup>	0.0%	0.2%	--		
<sup>1</sup> Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2009	2010	2009	2010	
Construction & development	1.8%	0.0%	0.0%	0.0%	--
Closed-end 1-4 family residential	0.0%	0.0%	0.0%	0.0%	--
Home equity	0.0%	0.0%	0.0%	0.0%	--
Credit card	0.0%	0.0%	0.0%	0.0%	--
Other consumer	1.3%	0.0%	0.0%	0.0%	--
Commercial & Industrial	0.0%	1.4%	0.0%	0.3%	--
Commercial real estate	0.0%	0.0%	0.0%	0.0%	--
Total loans	0.2%	0.2%	0.0%	0.1%	--